

SERFF Tracking Number:	NAVG-125801437	State:	Arkansas
Filing Company:	Navigators Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	LUMP-R-0909-AR		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Lumber Property		
Project Name/Number:	Lumber Property Rate Corrections/LUMP-R-0909-AR		

Filing at a Glance

Company: Navigators Insurance Company

Product Name: Lumber Property

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rate/Rule

SERFF Tr Num: NAVG-125801437 State: Arkansas

SERFF Status: Closed

Co Tr Num: LUMP-R-0909-AR

Co Status:

Author: Sean Hayes

Date Submitted: 09/15/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Disposition Date: 09/15/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date (New): 09/15/2008

Effective Date (Renewal): 09/15/2008

State Filing Description:

General Information

Project Name: Lumber Property Rate Corrections

Project Number: LUMP-R-0909-AR

Reference Organization:

Reference Title:

Filing Status Changed: 09/15/2008

State Status Changed: 09/15/2008

Corresponding Filing Tracking Number:

Filing Description:

While implementing our recently filed and approved property rates, we noted two errors on the rate pages.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

The property loss costs are actually rates and include our filed LCM. All supporting documentation is accurate and remains unchanged.

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<i>Product Name:</i>	<i>Lumber Property</i>		
<i>Project Name/Number:</i>	<i>Lumber Property Rate Corrections/LUMP-R-0909-AR</i>		

In addition, the Equipment Breakdown rate is misstated. It should read \$.025 times the property premium. Again, all explanatory and support documentation is accurate and remains unchanged.

Corrected rate pages are attached for your files.

Company and Contact

Filing Contact Information

Sean Hayes, Compliance Analyst
1375 E. Woodfield Rd.
Schaumburg, IL 60173

shayes@navg.com
(847) 285-9042 [Phone]
(847) 230-1934[FAX]

Filing Company Information

Navigators Insurance Company
1375 E. Woodfield Rd.
Schaumburg, IL 60173

CoCode: 42307	State of Domicile: New York
Group Code: 510	Company Type: P&C
Group Name: Navigators Group, Inc.	State ID Number:
FEIN Number: 13-3138390	

(847) 285-9006 ext. [Phone]

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Navigators Insurance Company	\$100.00	09/15/2008	22496555

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/15/2008	09/15/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rate Page	Rate	Sean Hayes	09/15/2008	09/15/2008

<i>SERFF Tracking Number:</i>	<i>NAVG-125801437</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 09/15/2008

Effective Date (New): 09/15/2008

Effective Date (Renewal): 09/15/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

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Product Name:	Lumber Property		
Project Name/Number:	Lumber Property Rate Corrections/LUMP-R-0909-AR		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Accepted for Informational Purposes	Yes
Rate (revised)	Rate Page	Accepted for Informational Purposes	Yes
Rate	Rate Page	Accepted for Informational Purposes	Yes

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TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Lumber Property
Project Name/Number: Lumber Property Rate Corrections/LUMP-R-0909-AR

Amendment Letter

Amendment Date:
Submitted Date: 09/15/2008

Comments:

Dear Reviewer,

I am attaching the correct rate page, sorry for any inconvenience.

Thank You,
Sean Hayes
Navigators Insurance

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Rate Page		Replacement		Property Rate Page AR.pdf

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Rate Page		Replacement	Property Rate Page AR.pdf

NAVIGATORS SPECIALTY PROGRAM DIVISION

Smith, Bell & Thompson	Lumber Insurance Plan State Rate Page	Effective:
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Arkansas RATE EXCEPTIONS

Property Trip Transit

Classifications: This program includes manufacturers, distributors and other risks associated with wood product operations. Navigators Insurance Company will use ISO rates, rules, and forms except where noted.

Property Rates: The following are to be used in lieu of ISO rates for the combination of building, contents, business personal property and stock values.

Finished Products Minimum Rates								
	Protection Class							
Construction	1-3		4-5		6-7		8-10	
1	.563	.248	.619	.315	.731	.394	.956	.675
2	.360	.236	.428	.259	.551	.338	.788	.675
3	.248	.225	.315	.225	.360	.281	.506	.394
4	.225	.225	.248	.225	.270	.248	.394	.338
Primary Products Minimum Rates								
Construction	1-3		4-5		6-7		8-10	
1	1.125	.563	1.294	.619	1.406	.675	1.688	.900
2	.900	.394	1.013	.506	1.125	.619	1.350	.788
3	.675	.394	.844	.450	.956	.563	1.238	.675
4	.563	.338	.675	.394	.788	.450	1.013	.563
Retail/Wholesale Minimum Rates								
Construction	1-3		4-5		6-7		8-10	
1	.315	.236	.338	.259	.428	.315	.563	.428
2	.270	.203	.248	.214	.383	.270	.529	.338
3	.225	.203	.248	.203	.315	.203	.371	.281
4	.225	.203	.248	.203	.270	.203	.315	.225

Note: Construction 1 is frame, 2 is joisted masonry, 3 is non-combustible and 4 is masonry non-combustible.

NAVIGATORS SPECIALTY PROGRAM DIVISION

Smith, Bell & Thompson	Lumber Insurance Plan State Rate Page	Effective:
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Trip Transit

Minimum Limits: \$50,000
Minimum Deductible: \$500
Minimum Premium: \$100

Base Rate: \$0.20 per \$100 limit
Maximum number of Days: 2
Maximum Distance in Miles: 500

Rate Modifications:	
Condition	Rate modification
Deductibles >\$500 but <\$2500	-\$0.05
Distance 250 to 500 miles	+\$0.10

Limits above \$50,000: refer to company.

Equipment Breakdown

Equipment Breakdown is rated as .025 of the property premium based on TIV. Deviations from limits as stated in the underwriting guidelines, or pricing deviations, are to be referred to the Company for prior approval.

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Supporting Document Schedules

Satisfied -Name: Explanatory Memorandum **Review Status:**
Accepted for Informational 09/15/2008
Purposes

Comments:
Attachment:
Explanatory Memorandum - Property rates 1.1 2008.pdf

Explanatory Memorandum.

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The property loss costs are actually rates and include our filed LCM. All supporting documentation is accurate and remains unchanged.

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rate Page	09/11/2008	Property Rate Page AR.pdf

NAVIGATORS SPECIALTY PROGRAM DIVISION

Smith, Bell & Thompson	Lumber Insurance Plan State Rate Page	Effective:
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